

Legal Recoveries & Collections Ltd  
Complaints procedure  
May 2007

This document is compiled in order to ensure compliance with the Dispute Resolution Complaint (DISP) Rules issued by the Financial Ombudsman Service (FOS).

**Receiving complaints**

Any incoming complaint will be acknowledged in writing within 5 business days of its receipt (details of the company's complaint handling procedure will also be sent).

If a final response can be prepared within 5 business days of receipt of the complaint, we may combine the acknowledgement of the complaint with the final response.

Within 4 weeks of receiving the complaint LRC will send the complainant either:-

- (a) Final response, the final response letter should set out the final view on the issues raised in a complaint and state whether:-
  - (i) The complaint is accepted and – where appropriate – offer redress
  - (ii) The complaint is rejected but still offering redress
  - (iii) Reject the complaint – must give reasons for rejection.

**Or**

A response which

- a) Explains that the company is still not in a position to make a final response, give the reason for the further delay and indicate when it is expected to be able to provide a final response.

**Or**

LRC Ltd will, by the end of 8 weeks after its receipt of a complaint, send the complainant either:-

- a) A final response which includes the FOS explanatory leaflet; or
- b) A response which explains that the LRC Ltd are still not in a position to make a final response, give reasons for the further delay and indicate when we expects to be able to provide a final response. At this point LRC Ltd must advise the complainant of their right to refer their complaint to the FOS if they are dissatisfied with the delay and enclose the FOS explanatory leaflet.